Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Desc Main Document Page 1 of 72

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1: Identify Yourself			
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on	Jillien		
	your government-issued picture identification (for example, your driver's license or passport). Bring your picture identification to your meeting with the trustee.	First name		First name
		M		
		Middle name		Middle name
		Floyd		
		Last name and Suffix (Sr., Jr., II, III)	_	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years			
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-2337		

Entered 02/08/16 13:45:51 Desc Main Page 2 of 72 Case 16-03730 Doc 1 Filed 02/08/16 Document

Case number (if known)

Debtor 1 Jillien M Floyd

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names		■ I have not used any business name or EINs. Business name(s) EINs	☐ I have not used any business name or EINs. Business name(s) EINs		
5.	Where you live	9104 S. Justine St.	If Debtor 2 lives at a different address:		
		Chicago, IL 60620 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		Cook County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition,	Check one: Over the last 180 days before filing this petition, I		
		I have lived in this district longer than in any other district.	have lived in this district longer than in any other district.		
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		

Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Desc Main Document Page 3 of 72 Case number (if known)

Debtor 1 Jillien M Floyd

ar	t 2: Tell the Court About	Your E	Bankruptcy Ca	se						
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.								
	choosing to file under	Chapter 7								
			Chapter 11							
		□ Chapter 12								
			Chapter 13							
3.	How you will pay the fee		about how yo	u may pay. Tyր attorney is sub	pically, if you are paying the fee	le my petition. Please check with the clerk's office in your local court for more details, if you are paying the fee yourself, you may pay with cash, cashier's check, or money g your payment on your behalf, your attorney may pay with a credit card or check with				
					tallments. If you choose this of the control of the	option, sign and attach the Application for	or Individuals to Pay			
			but is not req applies to you	uired to, waive ur family size a	your fee, and may do so only individual individual you are unable to pay the fe	otion only if you are filing for Chapter 7. If your income is less than 150% of the open in installments). If you choose this op Official Form 103B) and file it with your	official poverty line that otion, you must fill out			
.	Have you filed for	■ N	0.							
	bankruptcy within the last 8 years?	ΠY	es.							
	•		District		When	Case number				
			District		When	Case number				
			District		When	Case number				
10.	Are any bankruptcy	■ N	0							
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	ПΥ	es.							
			Debtor			Relationship to you				
			District		When	Case number, if known	n			
			Debtor			Relationship to you				
			District		When	Case number, if known	n			
11.	Do you rent your residence?	■ N	o. Go to I	ine 12.						
	residence:	ПΥ	es. Has yo	ur landlord obt	ained an eviction judgment aga	ainst you and do you want to stay in you	ur residence?			
				No. Go to line	12.					
				Yes. Fill out <i>Irr</i> bankruptcy pe		ion Judgment Against You (Form 101A)	and file it with this			

Debtor 1	Jillien M Floyd	Document	Page 4 of 72 Case number (if known)	
Port 2	Popert About Any Businesses Vou Own as a S	Solo Branzistar		
Part 3:	Report About Any Businesses You Own as a S	sole Proprietor		

Par	Report About Any Bu	sinesses `	You Own	as a Sole Propriet	or			
12.	2. Are you a sole proprietor of any full- or part-time ■ No. Go to Part 4. business?							
		☐ Yes.	☐ Yes. Name and location of business					
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any					
	If you have more than one sole proprietorship, use a		Number, Street, City, State & ZIP Code					
	separate sheet and attach it to this petition.		Check	the appropriate bo	x to describe your business:			
			Health Care Business (as defined in 11 U.S.C. § 101(27A))					
			Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))					
				Stockbroker (as d	efined in 11 U.S.C. § 101(53A))			
			☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))					
				None of the above				
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropries deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the process in 11 U.S.C. 1116(1)(B).						
	For a definition of small	■ No.	I am n	ot filing under Chap	oter 11.			
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.					
		☐ Yes.	I am fi	ling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.			
Par	t 4: Report if You Own or	Have Any	Hazardo	us Property or Any	y Property That Needs Immediate Attention			
14.	Do you own or have any property that poses or is alleged to pose a threat	■ No.						
	of imminent and identifiable hazard to public health or safety? Or do you own any property that needs			he hazard? iate attention is				
	immediate attention?		needed,	why is it needed?				
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	the property?	Number, Street, City, State & Zip Code			
					ridinion, onoci, ony, orate a zip oode			

Page 5 of 72 Document Case number (if known) Debtor 1 Jillien M Floyd

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

My physical disability causes

me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

I am currently on active Active duty. military duty in a military

combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing

in person, by phone, or through the internet, even after I reasonably tried

to do so.

Active duty. I am currently on active military duty

in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Disability.

Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Desc Main Document Page 6 of 72

Case number (if known) Debtor 1 Jillien M Floyd **Answer These Questions for Reporting Purposes** Part 6: 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under ☐ No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do **1** 25,001-50,000 1-49 **1**,000-5,000 you estimate that you **5**0,001-100,000 **5001-10,000** 50-99 owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 □ 200-999 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$1,000,000,001 - \$10 billion □ \$10,000,001 - \$50 million **□** \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$50.000.001 - \$100 million \$10.000.000.001 - \$50 billion **\$100,001 - \$500,000** ☐ More than \$50 billion □ \$100.000.001 - \$500 million □ \$500.001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Jillien M Floyd Jillien M Floyd Signature of Debtor 2 Signature of Debtor 1 Executed on February 8, 2016 Executed on MM / DD / YYYY MM / DD / YYYY

Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Desc Main Document Page 7 of 72

Debtor 1 Jillien M Floyd Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Jennife	r A. Blanc	Date	February 8, 2016
Signature of	Attorney for Debtor		MM / DD / YYYY
Jennifer A	. Blanc		
Printed name			
Jennifer A	۸. Blanc		
Firm name			
203 N. LaS	Salle		
Suite 2100			
Chicago, I	L 60601		
	City, State & ZIP Code		
Contact phone	708-848-5291	Email address	blanclaw@sbcglobal.net
6257505			
Bar number & S	tate		

TIII FAUT O ULIZ	17(3(.1111))		
	case:	mation to identify your	Fill in this inforn
		Jillien M Floyd	Debtor 1
 Last Name	Middle Name	First Name	
			Debtor 2
Last Name	Middle Name	First Name	(Spouse if, filing)
 OF ILLINOIS	NORTHERN DISTRICT	United States Bankruptcy Court for the:	
			Case number _
OF ILLINOIS	NORTHERN DISTRICT	ankruptcy Court for the:	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Pa	t 1: Summarize Your Assets			
		Your assets Value of what you own		
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00	
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	15,886.73	
	1c. Copy line 63, Total of all property on Schedule A/B	\$	15,886.73	
Pa	t 2: Summarize Your Liabilities			
			i abilities It you owe	
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	20,161.09	
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00	
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	180,931.12	
	Your total liabilities	\$	201,092.21	
Pa	t 3: Summarize Your Income and Expenses			
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,874.24	
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,874.00	
Pa	t 4: Answer These Questions for Administrative and Statistical Records			
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sc	hedules.	
7.	■ Yes What kind of debt do you have?			
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	a personal	, family, or	

Official Form 106Sum

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

Debtor 1 Jillien M Floyd Document Page 9 of 72
Case number (if known)

8. **From the** *Statement of Your Current Monthly Income*: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$______4,413.38

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total	claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	141,919.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	141,919.00

			Documer	of Page 10 of 72		
Fill in	this info	ormation to identify your	case and this filing:			
Debto	or 1	Jillien M Floyd				
		First Name	Middle Name	Last Name		
Debto	r 2 e, if filing)	First Name	Middle Name	Last Name		
1.						
United	d States E	Bankruptcy Court for the:	NORTHERN DISTRICT O	FILLINOIS		
Case	number					☐ Check if this is an
						amended filing
Offi	cial F	orm 106A/B				
			4			
Scr	<u>าeau</u>	ıle A/B: Prop	perty			12/15
think it informa Answei	fits best. ation. If mare r every qu	Be as complete and accur- ore space is needed, attach lestion.	ate as possible. If two married a a separate sheet to this form	ce. If an asset fits in more than o people are filing together, both a . On the top of any additional pag	re equally responsible for	supplying correct
Part 1:	Describ	be Each Residence, Buildin	g, Land, or Other Real Estate	You Own or Have an Interest In		
1. Do y	ou own o	r have any legal or equitabl	e interest in any residence, bu	uilding, land, or similar property?		
.	lo. Go to P	Port 2				
_		e is the property?				
ш т	es. when	e is the property?				
Part 2	Describ	oe Your Vehicles				
3. Car □ N ■ Y	No		tility vehicles, motorcycles	•	5	
3.1	Make:	Lincoln	Who has an interes	st in the property? Check one		claims or exemptions. Put ired claims on <i>Schedule D:</i>
	Model:	MKS	Debtor 1 only		Creditors Who Have Co	aims Secured by Property.
	Year:	2009	Debtor 2 only		Current value of the	Current value of the
	Other info		Debtor 1 and De	ebtor 2 only ne debtors and another	entire property?	portion you own?
	Vehicle		At least one of the	ie debiors and another		
		•	Check if this is (see instructions)	community property	\$9,467.00	\$9,467.00
			(
Exa. ■ N □ Y	mples: Bo	oats, trailers, motors, pers	onal watercraft, fishing vess	Il vehicles, other vehicles, and els, snowmobiles, motorcycle a ries from Part 2, including an	y entries for pages	\$9,467.00
Part 3:	Describ	pe Your Personal and Hous	sehold Items			
			able interest in any of the	following items?		Current value of the portion you own? Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

■ No

		Case 16-037	730 Doc 1	Filed 02/08/16 Document	Entered 02/08/16 13:4	5:51 Desc Main
De	btor 1	Jillien M Floyd		Document	Page 11 of 72 Case number (f known)
I	☐ Yes.	Describe				
	Electroi Exampl	les: Televisions and ra	adios; audio, video, ones, cameras, med		ment; computers, printers, scanners;	music collections; electronic devices
_	■ No □ Yes.	Describe				
	Exampl		rines; paintings, pri memorabilia, colle		oks, pictures, or other art objects; star	np, coin, or baseball card collections;
	■ No □ Yes.	Describe				
I	Example ■ No	ent for sports and had les: Sports, photograp musical instrume	ohic, exercise, and	other hobby equipment;	picycles, pool tables, golf clubs, skis;	canoes and kayaks; carpentry tools;
	Firearr	ms	notauns. ammunitio	n, and related equipment		
	■ No	Describe	3,	,		
ļ	□ No [']		s, furs, leather coat	s, designer wear, shoes,	accessories	
			lothes: Ball park x purposes	estimate based on	clothing donation guide for	\$1,500.00
!	Jewelr Examp		y, costume jewelry,	engagement rings, wed	ding rings, heirloom jewelry, watches,	gems, gold, silver
ì		Describe				
13.	☐ Yes. Non-fa Examp	Describe Irm animals ples: Dogs, cats, birds	s, horses			
13. I	☐ Yes. Non-fa Examp No	rm animals	s, horses			
13. 	Mon-fa Examp ■ No □ Yes. Any ot ■ No	nrm animals ples: Dogs, cats, birds Describe her personal and ho	ousehold items yo	u did not already list, ir	icluding any health aids you did no	t list
13. 	Mon-fa Examp ■ No □ Yes. Any ot ■ No	orm animals ples: Dogs, cats, birds Describe	ousehold items yo	u did not already list, ir	icluding any health aids you did no	t list
13. 	Yes. Non-fa Examp No Yes. Any ot No Yes. Any ot No Yes.	nrm animals ples: Dogs, cats, birds Describe her personal and ho Give specific information	ousehold items yo ation		ny entries for pages you have attac	
13. 14. 15.	Yes. Non-fa Examp No Yes. Any ot No Yes. Any ot for Pa	nrm animals ples: Dogs, cats, birds Describe her personal and ho Give specific information	ousehold items yo ation Il of your entries for the second in the se	rom Part 3, including a	ny entries for pages you have attac	had
13. 14. 15.	Yes. Non-fa Examp No Yes. Any ot No Yes. And t for Pa rt 4: De	arm animals oles: Dogs, cats, birds Describe her personal and ho Give specific information and the dollar value of all art 3. Write that numeroscribe Your Financial arts	ousehold items yo ation Il of your entries for the services for the	rom Part 3, including a	ny entries for pages you have attac	had

Official Form 106A/B Schedule A/B: Property page 2

Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Desc Main Page 12 of 72

Case number (if known) Document Debtor 1 Jillien M Floyd 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. □ No Institution name: ■ Yes..... 17.1. **Checking Account: Citibank** \$120.00 **Savings Account: Baxter Credit Union** \$5.00 17.2. **Savings Account: Delta Community Credit** Union \$7.53 17.3 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: **Retirement: Fidelity** \$2.574.20 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes.....

Official Form 106A/B Schedule A/B: Property page 3

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☐ Yes. Give specific information about them...

■ No

Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Desc Main Page 13 of 72

Case number (if known) Document Debtor 1 Jillien M Floyd 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ☐ No Yes. Give specific information about them, including whether you already filed the returns and the tax years...... Federal: 2015 federal tax refund \$2,213,00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ■ No ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information..

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here......

\$4,919.73

	Case 16-037	30 Doc 1	Filed 02/08/16 Document	Entered 0	2/08/16 13:45:51 72 Case number (if known)	Desc Main
Debte	or 1 Jillien M Floyd		20041110110		Case number (if known)	
Part 5	Describe Any Business-Re	elated Property You O	wn or Have an Interest			
37. D o	you own or have any legal o	r equitable interest in	any business-related i	property?		
	No. Go to Part 6.		,	,		
	Yes. Go to line 38.					
Part 6	Describe Any Farm- and Could you own or have an interest			vn or Have an Intere	st In.	
	in you own or have an interest	ot in familiana, not it in f	uit i.			
_	o you own or have any leg	gal or equitable inte	erest in any farm- or	commercial fishin	g-related property?	
	No. Go to Part 7.					
	Yes. Go to line 47.					
Part 7	Describe All Property	You Own or Have an	Interest in That You D	id Not List Above		
53. D	o you have other property	of any kind you die	d not already list?			
	Examples: Season tickets, co					
	No					
	Yes. Give specific informati	ion				
54.	Add the dollar value of all	of your entries from	m Part 7. Write that ı	number here		\$0.00
Part 8	List the Totals of Each	Part of this Form				
55.	Part 1: Total real estate, lir	ne 2				\$0.00
56.	Part 2: Total vehicles, line	5		\$9,467.00		
57.	Part 3: Total personal and	household items, l	line 15	\$1,500.00		
58.	Part 4: Total financial asse	ets, line 36		\$4,919.73		
59.	Part 5: Total business-rela	ated property, line 4	1 5	\$0.00		
60.	Part 6: Total farm- and fish	hing-related proper	ty, line 52	\$0.00		
61.	Part 7: Total other propert	y not listed, line 54	+_	\$0.00		
62.	Total personal property. A	add lines 56 through	61	\$15,886.73	Copy personal property to	otal \$15,886.7
63.	Total of all property on Sc	hedule A/B. Add line	e 55 + line 62			\$15,886.73

Official Form 106A/B Schedule A/B: Property page 5

Fill in this infor	mation to identify your	case:		
Debtor 1	Jillien M Floyd			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	rt 1: Identify the Property You Claim as E	xempt								
1.	Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.									
■ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)										
	☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)									
2.	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.									
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the Amount of the exemption you claim portion you own			Specific laws that allow exemption					
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.						
	2009 Lincoln MKS 75000 miles Vehicle:	\$9,467.00		\$2,400.00	735 ILCS 5/12-1001(c)					
	Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit						
	Clothes: Ball park estimate based on	\$1,500.00		\$1,500.00	735 ILCS 5/12-1001(a)					
	clothing donation guide for tax purposes Line from Schedule A/B: 11.1			100% of fair market value, up to any applicable statutory limit						
	Checking Account: Citibank Line from Schedule A/B: 17.1	\$120.00		\$120.00	735 ILCS 5/12-1001(b)					
	Line Irom Scriedule A/B. 17.1			100% of fair market value, up to any applicable statutory limit						
	Savings Account: Baxter Credit Union	\$5.00		\$5.00	735 ILCS 5/12-1001(b)					
	Line from Schedule A/B: 17.2			100% of fair market value, up to any applicable statutory limit						
	Savings Account: Delta Community Credit Union	\$7.53		\$7.53	735 ILCS 5/12-1001(b)					
	Line from Schedule A/B: 17.3			100% of fair market value, up to						

any applicable statutory limit

Filed 02/08/16 Entered 02/08/16 13:45:51 Page 16 of 72 Case number (if known) Document Debtor 1 Jillien M Floyd Brief description of the property and line on Schedule A/B that lists this property Current value of the Amount of the exemption you claim Specific laws that allow exemption portion you own Copy the value from Check only one box for each exemption. Schedule A/B **Retirement: Fidelity** 735 ILCS 5/12-1006 \$2,574.20 100% Line from Schedule A/B: 21.1 100% of fair market value, up to any applicable statutory limit Federal: 2015 federal tax refund 735 ILCS 5/12-1001(b) \$2,213.00 \$2,213.00 Line from Schedule A/B: 28.1

		Ц	100% of fair market value, up to any applicable statutory limit
3.	•	claiming a homestead exemption of more than \$155,675? to adjustment on 4/01/16 and every 3 years after that for cases fi	led on or after the date of adjustment.
	No		
	Yes	Did you acquire the property covered by the exemption within 1	,215 days before you filed this case?
		No	
		Yes	

Case 16-03730

Doc 1

Desc Main

		Document F	<u>Paαe 17</u>	of 72		
Fill in this information	to identify your	case:				
Debtor 1 Jilli	ien M Floyd					
	Name	Middle Name L	Last Name			
Debtor 2						
(Spouse if, filing) First	Name	Middle Name L	Last Name			
United States Bankruptc	y Court for the:	NORTHERN DISTRICT OF ILLIN	OIS			
Case number						
(if known)					☐ Check	if this is an
					_	led filing
Official Forms 400	, D					
Official Form 106		\\/\ \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\		l les e Deserve ente	_	
Schedule D: C	reditors	Who Have Claims So	ecured	by Property	<u>/</u>	12/15
		two married people are filing together, ut, number the entries, and attach it to t				
. Do any creditors have cl	aims secured by	your property?				
☐ No. Check this bo	x and submit th	is form to the court with your other so	chedules. Yo	ou have nothing else to	report on this form.	
Yes. Fill in all of the	he information b	elow.		•		
Part 1: List All Secui						
		and the second states that the second		Column A	Column B	Column C
		more than one secured claim, list the creditor separate s a particular claim, list the other creditors in Part 2. As ical order according to the creditor's name.		Amount of claim	Value of collateral	Unsecured
				Do not deduct the	that supports this	portion
2.1 Baxter Credit U	nion	Describe the property that secures the	claim:	value of collateral. \$20,161.09	s9,467.00	If any \$10,694.09
Creditor's Name		2009 Lincoln MKS 75000 miles			40,101100	<u> </u>
		Vehicle:				
	l l	As of the date you file, the claim is: Che	eck all that			
340 N. Milwauke		apply.	Jok all triat			
Vernon Hills, IL		Contingent				
Number, Street, City, Sta	te & Zip Code	Unliquidated				
Who owes the debt? Che	eck one	☐ Disputed Nature of lien. Check all that apply.				
_	ook ono.	☐ An agreement you made (such as mo	ntagae or sec	ured		
■ Debtor 1 only □ Debtor 2 only		car loan)	rigage or see	uicu		
Debtor 1 and Debtor 2 o	nlv	☐ Statutory lien (such as tax lien, mecha	anic's lion)			
☐ At least one of the debto		☐ Judgment lien from a lawsuit	ariic 3 ileri)			
☐ Check if this claim rela		☐ Other (including a right to offset)				
community debt						
Date debt was incurred	07/3/2014	Last 4 digits of account number	0742			
2.2 Baxter Ecu/BCU	J	Describe the property that secures the	claim:	\$0.00	\$9,467.00	\$0.00
Creditor's Name		2009 Lincoln MKS 75000 miles	3			
	_	Vehicle:				
340 N Milwauke		As of the date you file, the claim is: Che	eck all that			
Attn: Bankrupto Vernon Hills, IL	,	apply.				
Number, Street, City, Sta		Contingent				
Number, Street, City, Sta	te & Zip Code	Unliquidated				
Who owes the debt? Che	eck one.	☐ Disputed Nature of lien. Check all that apply.				
■ Debtor 1 only		☐ An agreement you made (such as mo	ortgage or sec	cured		
Debtor 2 only		car loan)	J. J. 200			
Debtor 1 and Debtor 2 o	inly	☐ Statutory lien (such as tax lien, mecha	anic's lien)			
☐ At least one of the debto		☐ Judgment lien from a lawsuit	5 110/11/			

 \square Check if this claim relates to a

community debt

☐ Other (including a right to offset)

Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Desc Main Document Page 18 of 72

Debtor 1	Jillien M F	loyd			Case number (if know)	
	First Name	Middle Name	Last Name			
Date debt	was incurred	Opened 7/01/14 Last Active 1/07/16	Last 4 digits of account number	0101		
Add the	dollar value of	your entries in Column	n A on this page. Write that number h	nere:	\$20,161.0	9
	the last page of the last number here	•	ollar value totals from all pages.		\$20,161.0	9

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

	0030 10 00700	Document Document	Page 1	9 of 72	L Deserviani	
Fill in th	nis information to identify your	case:				
Debtor 1	Jillien M Floyd					
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if,		Middle Name	Last Name			
	-					
United S	States Bankruptcy Court for the:	NORTHERN DISTRICT OF ILL	INOIS			
Case nu	ımber					
(if known)					☐ Check if this is an	
					amended filing	
Officia	al Form 106E/F					
		ho Have Unsecured	Claims		12/15	
ny execu schedule schedule eft. Attac ame and	tory contracts or unexpired leases G: Executory Contracts and Unexp D: Creditors Who Have Claims Sec h the Continuation Page to this page I case number (if known).	se Part 1 for creditors with PRIORIT' that could result in a claim. Also list ired Leases (Official Form 106G). De- ured by Property. If more space is note. Je. If you have no information to rep	st executory on onot include needed, copy	contracts on Schedule A/B: Prope any creditors with partially secul the Part you need, fill it out, num	perty (Official Form 106A/B) and ared claims that are listed in aber the entries in the boxes on	on the
Part 1:	List All of Your PRIORITY Ur					
_	ny creditors have priority unsecure	d claims against you?				
	lo. Go to Part 2.					
☐ Y Part 2:	es. List All of Your NONPRIORIT	V Uneacured Claims				
	ny creditors have nonpriority unse					
_						
		eart. Submit this form to the court with	your other sch	edules.		
Y	es.					
unse	cured claim, list the creditor separate one creditor holds a particular claim,	aims in the alphabetical order of the y for each claim. For each claim listed, ist the other creditors in Part 3.If you h	, identify what	type of claim it is. Do not list claims	s already included in Part 1. If mor	
					Total claim	
4.1	Aes/barclays Bank Pic	Last 4 digits of acco	ount number	0001	\$34,271.	.00
	Nonpriority Creditor's Name			0 5/04/07 4 A		
	Pob 61047	When was the debt	incurred?	Opened 5/01/07 Last A 10/08/15	ictive	
_	Harrisburg, PA 17106	A contract to the contract of	9-4			
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you fi	ile, the claim	is: Check all that apply		
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and an	Type of NONPRIORI				
	☐ Check if this claim is for a com	0				
	debt	☐ Obligations arising		aration agreement or divorce that yo	ou did not	
	Is the claim subject to offset?	report as priority clain				
	No No	·	or profit-sharin	ng plans, and other similar debts		
	Yes	Other. Specify				
		E	Educationa	al		

Entered 02/08/16 13:45:51 Case 16-03730 Doc 1 Filed 02/08/16 Desc Main Document

Page 20 of 72 Case number (if know) Debtor 1 Jillien M Floyd 4.2 AMERICAN EDUCATION SERVICES \$0.00 Last 4 digits of account number 1980 Nonpriority Creditor's Name **PAYMENT CENTER** When was the debt incurred? 05/31/2007 HARRISBURG, PA 17130-0001 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify listed for notice address 4.3 **American Express** Last 4 digits of account number 1008 \$2,800.96 Nonpriority Creditor's Name Date Opened: 07/1/2010 Last **BOX 0001** When was the debt incurred? Used: 01/30/2016 LOS ANGELES, CA 90096-8000 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.4 Last 4 digits of account number 0603 \$2,031.00 **Amex** Nonpriority Creditor's Name Correspondence Opened 7/01/10 Last Active Po Box 981540 When was the debt incurred? 1/15/16 El Paso, TX 79998 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

Entered 02/08/16 13:45:51 Case 16-03730 Doc 1 Filed 02/08/16 Desc Main Document

Page 21 of 72 Case number (if know) Debtor 1 Jillien M Floyd 4.5 \$0.00 **Baxter Credit Union** Last 4 digits of account number 1893 Nonpriority Creditor's Name Date Opened: 01/1/2008 Last PO BOX 8133 When was the debt incurred? Used: 09/1/2015 **VERNON HILLS, IL 60061-8133** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify listed for notice purposes ☐ Yes 4.6 **Baxter Cu** Last 4 digits of account number 0396 \$0.00 Nonpriority Creditor's Name Opened 4/25/08 Last Active 1425 Lake Cook Rd When was the debt incurred? 2/14/14 Deerfield, IL 60015 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts No ■ Other. Specify Credit Card ☐ Yes 4.7 Baxter Ecu/BCU Last 4 digits of account number 0700 \$0.00 Nonpriority Creditor's Name 340 N Milwaukee Ave. Opened 9/01/10 Last Active 11/27/12 Attn: Bankruptcy When was the debt incurred? Vernon Hills, IL 60061 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

Other. Specify

Unsecured

Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Desc Main Document Page 22 of 72 Case number (if know)

Debtor 1 Jillien M Floyd 4.8 \$3,804.00 **Baxter Emply Cr Union** Last 4 digits of account number 1893 Nonpriority Creditor's Name Opened 4/01/08 Last Active 1425 Lake Cook Rd When was the debt incurred? 1/14/16 Deerfield, IL 60015 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes **Best Buy** 4.9 Last 4 digits of account number \$0.00 Nonpriority Creditor's Name PO BOX 78009 When was the debt incurred? 05/1/2007 PHOENIX, AZ 85062-8009 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify listed for notice addrress ☐ Yes 4.1 Cap1/bstby 3608 \$1,656.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 5/01/08 Last Active PO BOX 78009 When was the debt incurred? 1/18/16 Phoenix, AZ 85062-8009 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts No ■ Other. Specify Charge Account ☐ Yes

Entered 02/08/16 13:45:51 Case 16-03730 Doc 1 Filed 02/08/16

Desc Main Page 23 of 72 Case number (if know) Document Debtor 1 Jillien M Floyd 4.1 Capital One 3654 \$593.33 Last 4 digits of account number Nonpriority Creditor's Name Date Opened: 01/1/2004 Last P.O. Box 6492 When was the debt incurred? Used: 11/13/2015 Carol Stream, IL 60197-6492 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify 4.1 5818 \$543.23 Capital One Last 4 digits of account number Nonpriority Creditor's Name Date Opened: 01/1/2005 Last P.O. Box 6492 When was the debt incurred? Used: 01/5/2016 Carol Stream, IL 60197-6492 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Cash back rewards ☐ Yes 4.1 Capital One 4086 \$655.66 Last 4 digits of account number Nonpriority Creditor's Name Date Opened: 01/1/2009 Last P.O. Box 6492 When was the debt incurred? Used: 10/8/2014 Carol Stream, IL 60197-6492 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another

■ No ☐ Yes ☐ Obligations arising out of a separation agreement or divorce that you did not

☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Student loans

Other. Specify

report as priority claims

☐ Check if this claim is for a community

Is the claim subject to offset?

Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Desc Main Document Page 24 of 72
Case number (if know)

Debtor 1 Jillien M Floyd 4.1 **Capital One** 9354 \$2,404.00 Last 4 digits of account number 4 Nonpriority Creditor's Name Attn: Bankruptcy Opened 8/01/14 Last Active Po Box 30285 When was the debt incurred? 12/31/15 Salt Lake City, UT 84130 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card T Yes 4.1 Capital One 4086 \$655.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy Opened 11/01/10 Last Active Po Box 30285 When was the debt incurred? 1/14/16 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.1 **Capital One** 3654 \$593.00 Last 4 digits of account number 6 Nonpriority Creditor's Name Attn: Bankruptcy Opened 11/01/05 Last Active Po Box 30285 When was the debt incurred? 1/25/16 Salt Lake City, UT 84130 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

Page 25 of 72 Case number (if know) Debtor 1 Jillien M Floyd 4.1 Capital One 5818 \$543.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy Opened 1/01/07 Last Active Po Box 30285 When was the debt incurred? 1/08/16 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card T Yes 4.1 Chase 7907 \$1,344.53 Last 4 digits of account number 8 Nonpriority Creditor's Name Date Opened: 01/1/2006 Last PO BOX 15153 Used: 08/16/2015 When was the debt incurred? **WILMINGTON, DE 19886-5153** Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Points reward program Other. Specify 4.1 Chase 7907 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 4/01/06 Last Active Attn: Correspondence Dept Po Box 15298 When was the debt incurred? 1/25/16 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

Other. Specify

listed for notice address

Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Desc Main Document Page 26 of 72 Case number (if know)

Debtor 1 Jillien M Floyd 4.2 Chase 1441 \$1,329.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Opened 12/01/10 Last Active Attn: Correspondence Dept Po Box 15298 When was the debt incurred? 1/22/16 Wilmington, DE 19850 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card T Yes 4.2 Comenity Bank / The Limited 1442 \$1,329.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 8/01/11 Last Active Po Box 182125 When was the debt incurred? 12/04/15 Columbus, OH 43218 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Charge Account** Other. Specify 4.2 Comenity Bank/express 1556 \$1,364.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 8/01/03 Last Active Po Box 182789 When was the debt incurred? 1/07/16 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes

Entered 02/08/16 13:45:51 Case 16-03730 Doc 1 Filed 02/08/16 Desc Main

Page 27 of 72 Case number (if know) Document Debtor 1 Jillien M Floyd 4.2 Comenity Bank/Inbryant 6634 \$0.00 Last 4 digits of account number 3 Nonpriority Creditor's Name Opened 5/01/15 Last Active 4590 E Broad St When was the debt incurred? 10/11/15 Columbus, OH 43213 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Charge Account** Other, Specify 4.2 \$0.00 Comenity Bank/vctrssec 3754 Last 4 digits of account number Nonpriority Creditor's Name Opened 9/01/08 Last Active Po Box 182125 When was the debt incurred? 9/02/11 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes 4.2 **CompUSA Preferred Account** 3598 \$1,591.54 Last 4 digits of account number Nonpriority Creditor's Name PO Box 105658 When was the debt incurred? 01/1/2009 Atlanta, GA 30348-5658 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed

Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify

Page 28 of 72 Case number (if know) Document Debtor 1 Jillien M Floyd 4.2 Credit First/CFNA 5431 \$1,035.00 Last 4 digits of account number 6 Nonpriority Creditor's Name **Bk13 Credit Operations** Opened 2/01/11 Last Active Po Box 818011 When was the debt incurred? 12/10/15 Cleveland, OH 44181 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account T Yes 4.2 1586 **Credit One** \$859.70 Last 4 digits of account number Nonpriority Creditor's Name Date Opened: 06/1/2015 Last PO BOX 60500 When was the debt incurred? Used: 10/18/2015 CITY OF INDUSTRY, CA 91716-0500 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes listed for notice address Other. Specify 4.2 Credit One Bank Na 1586 \$892.00 Last 4 digits of account number 8 Nonpriority Creditor's Name Opened 3/01/14 Last Active Po Box 98873 When was the debt incurred? 1/25/16 Las Vegas, NV 89193 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No

Official Form 106 E/F

☐ Yes

■ Other. Specify Credit Card

Page 29 of 72 Case number (if know) Debtor 1 Jillien M Floyd 4.2 **Delta Ccu** 0090 \$0.00 Last 4 digits of account number 9 Nonpriority Creditor's Name Opened 6/01/11 Last Active **Attention: Bankruptcy Department** Po Box 20541 When was the debt incurred? 1/21/16 Atlanta, GA 30320 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify listed for notice address T Yes 4.3 **Delta Community Credit Union** 6866 \$4,705.30 Last 4 digits of account number 0 Nonpriority Creditor's Name Date Opened: 01/1/2011 Last P.O. Box 20541 When was the debt incurred? Used: 01/29/2016 Atlanta, GA 30320-2541 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.3 Discover 3325 \$1,837.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 6103 When was the debt incurred? 01/1/2011 **CAROL STREAM, IL 60197-6103** Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims \square Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Cash back bonus program

Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Desc Main Document Page 30 of 72 Case number (if know)

Debtor 1 Jillien M Floyd 4.3 **Discover Financial** 3325 \$1,837.00 Last 4 digits of account number 2 Nonpriority Creditor's Name Opened 6/01/11 Last Active Attn: Bankruptcy Po Box 3025 When was the debt incurred? 1/04/16 New Albany, OH 43054 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card T Yes 4.3 **Express** 1556 \$1,364.02 Last 4 digits of account number 3 Nonpriority Creditor's Name Date Opened: 01/1/2003 Last PO BOX 659728 When was the debt incurred? Used: 01/24/2016 SAN ANTONIO, TX 78265-9728 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.3 Fed Loan Servicing 0014 \$12,000.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 11/01/11 Last Active Po Box 69184 When was the debt incurred? 1/31/16 Harrisburg, PA 17106 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify

educational

Entered 02/08/16 13:45:51 Case 16-03730 Doc 1 Filed 02/08/16 Desc Main Document

Page 31 of 72 Case number (if know) Debtor 1 Jillien M Floyd 4.3 \$9,000.00 Fed Loan Servicing 0006 Last 4 digits of account number 5 Nonpriority Creditor's Name Opened 7/01/10 Last Active Po Box 69184 When was the debt incurred? 1/31/16 Harrisburg, PA 17106 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ☐ Other. Specify **Educational** 4.3 Fed Loan Servicing 0013 \$8.500.00 Last 4 digits of account number 6 Nonpriority Creditor's Name Opened 11/01/11 Last Active Po Box 69184 When was the debt incurred? 1/31/16 Harrisburg, PA 17106 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify Educational 4.3 0015 \$7,241.00 Fed Loan Servicing Last 4 digits of account number Nonpriority Creditor's Name Opened 7/01/12 Last Active Po Box 69184 When was the debt incurred? 1/31/16 Harrisburg, PA 17106 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

Educational

Other. Specify

Entered 02/08/16 13:45:51 Case 16-03730 Doc 1 Filed 02/08/16 Desc Main

Page 32 of 72 Case number (if know) Document Debtor 1 Jillien M Floyd 4.3 Fed Loan Servicing 0005 \$6,375.00 Last 4 digits of account number 8 Nonpriority Creditor's Name Opened 7/01/10 Last Active Po Box 69184 When was the debt incurred? 1/31/16 Harrisburg, PA 17106 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ☐ Other. Specify **Educational** 4.3 Fed Loan Servicing 0001 \$6.375.00 Last 4 digits of account number 9 Nonpriority Creditor's Name Opened 12/01/09 Last Active Cbe Group Po Box 900 When was the debt incurred? 1/31/16 Waterloo, IA 50704 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify **Educational** 4.4 0020 \$6,280.00 **Fed Loan Servicing** Last 4 digits of account number 0 Nonpriority Creditor's Name Opened 12/01/14 Last Active Po Box 69184 When was the debt incurred? 1/31/16 Harrisburg, PA 17106 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community

Official Form 106 E/F

■ No ☐ Yes report as priority claims

☐ Other. Specify

 \square Obligations arising out of a separation agreement or divorce that you did not

☐ Debts to pension or profit-sharing plans, and other similar debts

Educational

Is the claim subject to offset?

Entered 02/08/16 13:45:51 Case 16-03730 Doc 1 Filed 02/08/16 Desc Main

Page 33 of 72 Case number (if know) Document Debtor 1 Jillien M Floyd 4.4 \$6,000.00 Fed Loan Servicing 0010 Last 4 digits of account number Nonpriority Creditor's Name Opened 3/01/11 Last Active Po Box 69184 When was the debt incurred? 1/31/16 Harrisburg, PA 17106 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ☐ Other. Specify **Educational** 4.4 Fed Loan Servicing 0012 \$6,000.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 7/01/11 Last Active Po Box 69184 When was the debt incurred? 1/31/16 Harrisburg, PA 17106 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify Educational 4.4 0018 \$5,999.00 Fed Loan Servicing Last 4 digits of account number Nonpriority Creditor's Name Opened 3/01/13 Last Active Po Box 69184 When was the debt incurred? 1/31/16 Harrisburg, PA 17106 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans

debt

■ No

☐ Yes

report as priority claims

Other. Specify

☐ Obligations arising out of a separation agreement or divorce that you did not

☐ Debts to pension or profit-sharing plans, and other similar debts

Educational

☐ Check if this claim is for a community

Is the claim subject to offset?

Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Desc Main Document Page 34 of 72 Case number (if know)

Debtor 1 Jillien M Floyd 4.4 Fed Loan Servicing 0021 \$5,998.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 3/01/15 Last Active Po Box 69184 When was the debt incurred? 1/31/16 Harrisburg, PA 17106 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ☐ Other. Specify **Educational** 4.4 Fed Loan Servicing 0003 \$5.750.00 Last 4 digits of account number Nonpriority Creditor's Name **Cbe Group** Opened 2/01/10 Last Active Po Box 900 When was the debt incurred? 1/31/16 Waterloo, IA 50704 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify **Educational** 4.4 \$4,435.00 **Fed Loan Servicing** 0019 Last 4 digits of account number 6 Nonpriority Creditor's Name Opened 7/01/13 Last Active Po Box 69184 When was the debt incurred? 1/31/16 Harrisburg, PA 17106 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify

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Educational

Entered 02/08/16 13:45:51 Case 16-03730 Doc 1 Filed 02/08/16 Desc Main Document

Page 35 of 72 Case number (if know) Debtor 1 Jillien M Floyd 4.4 **Fed Loan Servicing** 0022 \$4,256.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 10/01/15 Last Active Po Box 69184 When was the debt incurred? 1/31/16 Harrisburg, PA 17106 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ☐ Other. Specify **Educational** 4.4 Fed Loan Servicing 0009 \$4.250.00 Last 4 digits of account number 8 Nonpriority Creditor's Name Opened 3/01/11 Last Active Po Box 69184 When was the debt incurred? 1/31/16 Harrisburg, PA 17106 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify Educational 4.4 0011 \$4,250.00 Fed Loan Servicing Last 4 digits of account number Nonpriority Creditor's Name Opened 7/01/11 Last Active Po Box 69184 When was the debt incurred? 1/31/16 Harrisburg, PA 17106 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts

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☐ Yes

Educational

Other. Specify

Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Desc Main Document Page 36 of 72 Case number (if know)

Debtor 1 Jillien M Floyd 4.5 Fed Loan Servicing 0004 \$2,125.00 Last 4 digits of account number 0 Nonpriority Creditor's Name **Cbe Group** Opened 2/01/10 Last Active Po Box 900 When was the debt incurred? 1/31/16 Waterloo, IA 50704 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.5 **Fed Loan Servicing** 0002 \$1,125.00 Last 4 digits of account number Nonpriority Creditor's Name Cbe Group Opened 12/01/09 Last Active Po Box 900 When was the debt incurred? 1/31/16 Waterloo, IA 50704 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only □ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ■ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.5 0016 \$1,099.00 Fed Loan Servicing Last 4 digits of account number Nonpriority Creditor's Name Opened 7/01/12 Last Active Po Box 69184 When was the debt incurred? 1/31/16 Harrisburg, PA 17106 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts T Yes ☐ Other. Specify

Official Form 106 E/F

Educational

Entered 02/08/16 13:45:51 Case 16-03730 Doc 1 Filed 02/08/16 Desc Main Document

Page 37 of 72 Case number (if know) Debtor 1 Jillien M Floyd 4.5 \$590.00 Fed Loan Servicing 0017 Last 4 digits of account number 3 Nonpriority Creditor's Name Opened 9/01/12 Last Active Po Box 69184 When was the debt incurred? 1/31/16 Harrisburg, PA 17106 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ☐ Other. Specify Educational 4.5 Fedloan Servicing \$0.00 2934 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 530210 When was the debt incurred? 12/2/2009 Atlanta, GA 30353-0210 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify listed for notice purposes only (individual loans documented totalling approx \$125,255.83 4.5 **Firestone** 5431 \$1,035.31 Last 4 digits of account number Nonpriority Creditor's Name Date Opened: 01/1/2012 Last PO BOX 81344 Used: 06/2/2015 When was the debt incurred? **CLEVELAND, OH 44188-0344** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

Other. Specify

Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Desc Main Document Page 38 of 72 Case number (if know)

Debtor 1 Jillien M Floyd 4.5 **Fisk University** 3701 \$0.00 Last 4 digits of account number 6 Nonpriority Creditor's Name Opened 9/01/03 Last Active 1000 17th Avenue N. When was the debt incurred? 5/31/07 Nashville, TN 37208 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ☐ Other. Specify Educational 4.5 **Ford Credit** 1492 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name **National Bankrupcy Service Center** Opened 1/17/07 Last Active Po Box 62180 When was the debt incurred? 3/11/09 Colorado Springs, CO 80962 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes 4.5 Hc Roya 5362 \$0.00 Last 4 digits of account number 8 Nonpriority Creditor's Name Opened 1/01/09 Last Active 333 Holtzman Rd When was the debt incurred? 12/04/11 Madison, WI 53713 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Installment Sales Contract ☐ Yes

Official Form 106 E/F

Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Desc Main Document Page 39 of 72 Case number (if know)

Debtor 1 Jillien M Floyd 4.5 JC Penney 1221 \$0.00 Last 4 digits of account number 9 Nonpriority Creditor's Name P.O. Box 960090 When was the debt incurred? Orlando, FL 32896-0090 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify listed for notice purposes T Yes 4.6 Lane Bryant 6634 \$0.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Date Opened: 06/1/2015 Last PO BOX 659728 When was the debt incurred? Used: 07/7/2015 SAN ANTONIO, TX 78265-9728 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify 4.6 Sallie Mae 0001 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 10/01/06 Last Active Attn: Navient Po Box 9500 When was the debt incurred? 6/04/07 Wilkes-Barr, PA 18873 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ☐ Other. Specify

Educational

Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51

Desc Main Page 40 of 72 Case number (if know) Document Debtor 1 Jillien M Floyd 4.6 Santander Consumer USA 1000 \$0.00 Last 4 digits of account number 2 Nonpriority Creditor's Name Opened 2/01/12 Last Active Po Box 961245 When was the debt incurred? 7/12/14 Fort Worth, TX 76161 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Automobile Other. Specify 4.6 \$880.00 Synchrony Bank/ JC Penneys 5122 Last 4 digits of account number Nonpriority Creditor's Name Opened 8/01/10 Last Active Attn: Bankrupty Po Box 103104 When was the debt incurred? 1/14/16 Roswell, GA 30076 Number Street City State ZIp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt \square Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Charge Account** Other. Specify 4.6 The Limited 1442 \$1,329.54 Last 4 digits of account number Nonpriority Creditor's Name Date Opened: Last Used: PO BOX 659728 When was the debt incurred? 11/30/2015 SAN ANTONIO, TX 78265-9728 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another

Official Form 106 E/F

debt

■ No ☐ Yes ☐ Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

☐ Student loans

Other. Specify

report as priority claims

☐ Check if this claim is for a community

Is the claim subject to offset?

Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Desc Main Document Page 41 of 72

Debt	or 1 Jillien M Floyd		Case number (if know)	
4.6 5	US Dept of Education	Last 4 digits of account number	3371	\$0.00
	Nonpriority Creditor's Name Attn: Bankruptcy Po Box 16448 Saint Paul, MN 55116	When was the debt incurred?	Opened 7/12/10 Last Active 6/06/07	
	Saint Paul, MN 55116 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	\square Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
		Educationa	l	
4.6 6	XIs/citel Nonpriority Creditor's Name	Last 4 digits of account number	0001	\$0.00
	Aes/Ddb Po Box 8183 Harrisburg, PA 17105	When was the debt incurred?	Opened 5/31/07 Last Active 12/18/09	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only			
	Debtor 2 only			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured		
	☐ Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims		
	No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	Other. Specify		
		Educationa	ll	
4.6 7	XIs/citel Nonpriority Creditor's Name	Last 4 digits of account number	0002	\$0.00
	Aes/Ddb Po Box 8183 Harrisburg, PA 17105	When was the debt incurred?	Opened 5/31/07 Last Active 12/18/09	
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:	
	Check if this claim is for a community	Student loans		
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	☐ Other. Specify		

Part 3: List Others to Be Notified About a Debt That You Already Listed

Educational

^{5.} Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you

Case 16-03730 Filed 02/08/16 Entered 02/08/16 13:45:51 Desc Main Doc 1 Page 42 of 72 Case number (if know) Document

Debtor 1 Jillien M Floyd

have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
	6a.	Domestic support obligations	6a.	\$ 0.00
Total claims				
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$ 0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$ 0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$ 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$ 0.00
				Total Claim
	6f.	Student loans	6f.	\$ 141,919.00
Total claims				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$ 0.00
	6h.		6h.	\$ 0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ 39,012.12
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$ 180,931.12

Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Desc Main

		DOGUITIE	III Paue 45 UI <i>17</i>	
Fill in this infor	mation to identify your	case:		
Debtor 1	Jillien M Floyd			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if the amended

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	r company with Name, Number	whom you have the , Street, City, State and ZIP	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.3					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
2.4					
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_
	•				

Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Desc Main

		Docume	ent Page 44 g	OT 72	
Fill in this	information to identify your				
Debtor 1	Jillien M Floyd				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filin	ng) First Name	Middle Name	Last Name		
United Stat	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb (if known)	per				Check if this is an
Official	Form 106H				amended filing
Sched	ule H: Your Cod	ebtors			12/15
1. Do y No Yes 2. With Arizona	nd number the entries in the and case number (if known) you have any codebtors? (If	boxes on the left. Attach. Answer every question you are filing a joint case, a lived in a community provided in a community p	the Additional Page to do not list either spouse operty state or territor erto Rico, Texas, Washi	as a codebtor. y? (Community property	
in line Form 1	2 again as a codebtor only i	f that person is a guaran	tor or cosigner. Make s	sure you have listed th	g with you. List the person shown ne creditor on Schedule D (Official Schedule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and Z	IP Code		Column 2: The cre Check all schedule	editor to whom you owe the debt es that apply:
3.1				☐ Schedule D, lin	۵
	Name			_ ☐ Schedule E/F, I	
				☐ Schedule G, lin	e
	Number Street City	State	ZIP Code	_	
3.2				☐ Schedule D, lin	•
	Name			Schedule E/F, I	
				☐ Schedule G, lin	
1	Number Street			_	
	City	State	ZIP Code		

Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Desc Main Document Page 45 of 72

Fill	in this information to identify your o	case:									
Del	otor 1 Jillien M Flo	oyd									
	otor 2					_					
Uni	ted States Bankruptcy Court for the	e: NORTHERN DISTRIC	CT OF ILLING	OIS		_					
	se number nown)		-					nded emen	t showi	ng postpetition	
0	fficial Form 106I									following dat	e:
	chedule I: Your Inc	ome					MM / D	D/ YY	ΥΥ		12/1
sup spo atta	es complete and accurate as posplying correct information. If you use. If you are separated and you ch a separate sheet to this form. Describe Employment	are married and not filir or spouse is not filing wi On the top of any addition	ng jointly, ai ith you, do r	nd your spo not include i	use i: nforn	s livi natio	ng with you, i on about your	nclud spou	le infor se. If m	mation about	ut your s needed,
1.	Fill in your employment information.		Debtor 1				Debt	or 2 c	or non-1	filing spous	е
	If you have more than one job,	Employment status*	■ Employ	■ Employed			□ Е	☐ Employed			
	attach a separate page with information about additional	Employment status	☐ Not em	☐ Not employed			□N	☐ Not employed			
	employers.	Occupation	Small Meetings Manager BCD Travel								
	Include part-time, seasonal, or self-employed work.	Employer's name									
	Occupation may include student or homemaker, if it applies.	Employer's address	Suite 12	Madison St 00 , IL 60620	•						
		How long employed th	_	5 Years, 0							
				*See Attach	ment	for	Additional Em	ployr	nent In	formation	
Esti spou	mate monthly income as of the case unless you are separated. u or your non-filing spouse have me space, attach a separate sheet to	late you file this form. If your ore than one employer, co	,	0 1			, .			,	Ü
							For Debtor 1			ebtor 2 or ling spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,				2.	\$	4,138.	9	\$	N/A	<u> </u>
3.	Estimate and list monthly over	time pay.			3.	+\$	0.0	00	+\$	N/A	<u> </u>
4.	Calculate gross Income. Add li	ne 2 + line 3.			4.	\$	4,138.59		\$_	N/A	

Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Desc Main Document Page 46 of 72

Deb	otor 1	Jillien M Floyd		Case	e number (if known)			
				Fo	r Debtor 1		Debtor 2 or filing spouse	
	Cop	by line 4 here	4.	\$	4,138.59	\$	N/A	
5.	List	all payroll deductions:		_	·			
-	5a.	Tax, Medicare, and Social Security deductions	5a.	\$	896.81	\$	N/A	
	5b.	Mandatory contributions for retirement plans	5b.	· -	0.00	\$	N/A	
	5c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$	N/A	
	5d.	Required repayments of retirement fund loans	5d.	\$	33.63	\$	N/A	
	5e.	Insurance	5e.	\$	105.91	\$	N/A	
	5f.	Domestic support obligations	5f.	\$_	0.00	\$	N/A	
	5g.	Union dues	5g.		0.00	\$	N/A	
	5h.	Other deductions. Specify: life Insurance	5h	_		+ \$	N/A	
		FSA		\$_	135.42	\$	N/A	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$_	1,264.35	\$	N/A	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$_	2,874.24	\$	N/A	
8.	List 8a.	t all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	0.00	\$	N/A	
	8b.	Interest and dividends	8b.	\$_	0.00	\$ 	N/A N/A	
	8c.	Family support payments that you, a non-filing spouse, or a depende regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.		\$_ \$	0.00	\$	N/A	
	8d.	Unemployment compensation	8d.		0.00	\$	N/A	
	8e.	Social Security	8e.	\$	0.00	\$	N/A	
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.		_				
	90	Specify: Pension or retirement income	8f. 8g.	\$_ \$	0.00	\$	N/A N/A	
	8g. 8h.	Other monthly income. Specify:	8h	· -	0.00	· · —	N/A	
	011.			΄ Ψ_	0.00	` <u> </u>		7
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$_	0.00	\$	N/A	
10.		culate monthly income. Add line 7 + line 9. If the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	S	2,874.24 + \$		N/A = \$	2,874.24
11.	Incl othe Do	te all other regular contributions to the expenses that you list in Schedu ude contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are necify:	our deper		.,	,	chedule J. 11. +\$	0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The restet that amount on the Summary of Schedules and Statistical Summary of Cellies					- T	2,874.24
13.	Do	you expect an increase or decrease within the year after you file this for No.	rm?				Combine monthly	ed income
		Vec Evolain:						

Official Form 106I Schedule I: Your Income page 2

Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Desc Main Document Page 47 of 72

Debtor 1	Jillien M Floyd	Case number (if known)
----------	-----------------	------------------------

Official Form B 6I Attachment for Additional Employment Information

Debtor		
Occupation	Small Meetings Manager	
Name of Employer	BCD Travel	
How long employed	5 Years, 0 Months	
Address of Employer	500 W. Madison St.	
	Suite 1200	
	Chicago, IL 60620	

Official Form 106I Schedule I: Your Income page 3

Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Desc Main Document Page 48 of 72

Fill	in this information to identify your case:				
Deb	tor 1 Jillien M Floyd		Che	ck if this is:	
	tor 2			An amended filing A supplement show 13 expenses as of	ving postpetition chapter the following date:
Unit	ed States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOI	S		MM / DD / YYYY	
	e number				
1	nown)				
Of	fficial Form 106J				
So	chedule J: Your Expenses				12/15
info	as complete and accurate as possible. If two married people are ormation. If more space is needed, attach another sheet to this formber (if known). Answer every question.				
Par	t 1: Describe Your Household Is this a joint case?				
١.	No. Go to line 2.				
	☐ Yes. Does Debtor 2 live in a separate household?				
	□ No				
	☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for	or Separate Househol	d of Deb	otor 2.	
2.	Do you have dependents? ■ No				
	Do not list Debtor 1 and Debtor 2.	Dependent's relations Debtor 1 or Debtor 2	ship to	Dependent's age	Does dependent live with you?
	Do not state the				□ No
	dependents names.				☐ Yes ☐ No
					☐ Yes
				_	□ No
					☐ Yes
					□ No □ Yes
3.	Do your expenses include ■ No				□ res
	expenses of people other than				
	yourself and your dependents?				
exp	t 2: Estimate Your Ongoing Monthly Expenses imate your expenses as of your bankruptcy filing date unless you enses as of a date after the bankruptcy is filed. If this is a supple blicable date.				
	lude expenses paid for with non-cash government assistance if y value of such assistance and have included it on Schedule I: You				
(Off	ficial Form 106l.)			Your exp	enses
4.	The rental or home ownership expenses for your residence. Incompayments and any rent for the ground or lot.	lude first mortgage	4. \$.	450.00
	If not included in line 4:				
	4a. Real estate taxes		4a. S	.	0.00
	4b. Property, homeowner's, or renter's insurance		4b. \$	·	0.00
	4c. Home maintenance, repair, and upkeep expenses		4c. 9		0.00
5.	4d. Homeowner's association or condominium dues Additional mortgage payments for your residence, such as home	e equity loans	4d. \$		0.00

Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Desc Main Document Page 49 of 72

Debtor 1 _ J i	illien M Floyd	Case num	ber (if known)	
5. Utilities				
	lectricity, heat, natural gas	6a.	\$	0.00
	ater, sewer, garbage collection	6b.	\$	0.00
	elephone, cell phone, Internet, satellite, and cable services	6c.	·	294.00
	ther. Specify:	6d.	·	0.00
	nd housekeeping supplies	7.	\$	565.00
	re and children's education costs	8.	\$	
		o. 9.	·	0.00
	g, laundry, and dry cleaning		\$	50.00
	al care products and services	10.	\$	200.00
	and dental expenses	11.	\$	0.00
	ortation. Include gas, maintenance, bus or train fare.	12.	\$	300.00
	nclude car payments.	13.		
	inment, clubs, recreation, newspapers, magazines, and books		·	100.00
	ble contributions and religious donations	14.	\$	0.00
Insuran				
	nclude insurance deducted from your pay or included in lines 4 or 20. fe insurance	15a.	¢	0.00
				0.00
	ealth insurance	15b.	·	0.00
	ehicle insurance	15c.		265.00
	ther insurance. Specify:	15d.	\$	0.00
	Do not include taxes deducted from your pay or included in lines 4 or 20.		•	
Specify:		16.	\$	0.00
	ent or lease payments:		•	
	ar payments for Vehicle 1	17a.	·	600.00
17b. C	ar payments for Vehicle 2	17b.	\$	0.00
	ther. Specify:	17c.	\$	0.00
17d. O	ther. Specify:	17d.	\$	0.00
8. Your pa	yments of alimony, maintenance, and support that you did not report a	ıs	_	0.00
	ed from your pay on line 5, Schedule I, Your Income (Official Form 106I)) . 18.	\$	0.00
9. Other p	ayments you make to support others who do not live with you.		\$	0.00
Specify:		19.		
	eal property expenses not included in lines 4 or 5 of this form or on Scl			
	ortgages on other property	20a.	·	0.00
20b. R	eal estate taxes	20b.	\$	0.00
20c. P	roperty, homeowner's, or renter's insurance	20c.	\$	0.00
20d. M	aintenance, repair, and upkeep expenses	20d.	\$	0.00
20e. H	omeowner's association or condominium dues	20e.	\$	0.00
1. Other: 9	Specify: Life Insurance for Parent	21.	+\$	50.00
	Elic illourance for a dicit			30.00
	te your monthly expenses			
22a. Add	d lines 4 through 21.		\$	2,874.00
22b. Co	py line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	!	\$	
	d line 22a and 22b. The result is your monthly expenses.		\$	2,874.00
	, , ,			2,017.00
	te your monthly net income.			
23a. C	opy line 12 (your combined monthly income) from Schedule I.	23a.	\$	2,874.24
23b. C	opy your monthly expenses from line 22c above.	23b.	-\$	2,874.00
				, , , , , , , , , , , , , , , , , , , ,
23c. S	ubtract your monthly expenses from your monthly income.			201
	ne result is your monthly net income.	23c.	\$	0.24
	•			
	expect an increase or decrease in your expenses within the year after			
	ple, do you expect to finish paying for your car loan within the year or do you expect yo	our mortgage	payment to increas	se or decrease because of
	ion to the terms of your mortgage?			
No.				
☐ Yes.	Explain here:			

Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Desc Main Document Page 50 of 72

Fill in this infor	mation to identify your	case:			
Debtor 1	Jillien M Floyd				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number (if known)					☐ Check if this is an amended filing
Official For	m 106Dec				
		an Individual	Debtor's S	Schedules	12/15
years, or both. 1	y or property by fraud if 18 U.S.C. §§ 152, 1341, 1 In Below		rruptcy case can resu	lit in tines up to \$250,00	0, or imprisonment for up to 20
Did you pa	ay or agree to pay some	one who is NOT an attor	ney to help you fill ou	ut bankruptcy forms?	
■ No					
☐ Yes.	Name of person				kruptcy Petition Preparer's Notice, , and Signature (Official Form 119)
	alty of perjury, I declare re true and correct.	that I have read the sum	mary and schedules	filed with this declaration	on and
X /s/ Jilli	ien M Floyd		x		
Jillien	M Floyd ure of Debtor 1		Signature	e of Debtor 2	

Date

Date February 8, 2016

Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Desc Main Document Page 51 of 72

Fills	n this inform	nation to identify you	. case.			
Debt			case.			
Debti	OI I	Jillien M Floyd First Name	Middle Name	Last Name		
Debte (Spous	or 2 se if, filing)	First Name	Middle Name	Last Name		
		nkruptcy Court for the:	NORTHERN DISTRICT (OF ILLINOIS		
_		. ,				
(if know	e number wn)					theck if this is an mended filing
Ott:	isial Fau	m 107				
	icial For tement		Affairs for Indivi	duals Filing for B	ankruptcy	12/15
inforn	nation. If mo	ore space is needed,). Answer every ques	attach a separate sheet to	this form. On the top of any	equally responsible for sup additional pages, write you	
		current marital statu		Lived Belore		
Г	- □ Married					
i	Not mari	ried				
2. [Ouring the la	ıst 3 years, have you	lived anywhere other than	where you live now?		
ı	No					
[_	t all of the places you l	ived in the last 3 years. Do no	ot include where you live now	' .	
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					ity property state or territory co, Texas, Washington and W	
	No					
[☐ Yes. Ma	ke sure you fill out <i>Sch</i>	nedule H: Your Codebtors (O	fficial Form 106H).		
Part	2 Explain	n the Sources of You	r Income			
F	ill in the tota	I amount of income yo	u received from all jobs and	ng a business during this ye all businesses, including part- e together, list it only once ur		dar years?
[□ No					
ı	Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$3,820.24	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Desc Main Page 52 of 72 Case number (if known) Document

Debtor 1 Jillien M Floyd

	Debtor 1		Debtor 2		
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	
For last calendar year: (January 1 to December 31, 2015)	■ Wages, commissions, bonuses, tips	\$49,884.35	☐ Wages, commissions, bonuses, tips		
	☐ Operating a business		☐ Operating a business		
For the calendar year before that: (January 1 to December 31, 2014)	■ Wages, commissions, bonuses, tips	\$47,499.28	☐ Wages, commissions, bonuses, tips		
	☐ Operating a business		☐ Operating a business		

Did you receive any other income during this year or the two previous calendar years?

Dobtor 1

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

☐ No

Yes. Fill in the details.

	Debtor 1		Debtor 2		
	Sources of income Describe below	Gross income (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)	
From January 1 of current year until the date you filed for bankruptcy:	Federal Tax Return	\$2,213.00			
	State Tax Return	\$5.00			
	Significant other	\$1,100.00			
For last calendar year: (January 1 to December 31, 2015)	Federal Tax Return	\$3,251.00			
	State Tax Return	\$48.00			
For the calendar year before that: (January 1 to December 31, 2014)	Federal Tax Return	\$3,488.00			
	401k	\$650.00			

List Certain Payments You Made Before You Filed for Bankruptcy

6. <i>i</i>	Are either	Debtor 1	's or	Debtor	2's d∈	ebts p	rimarily	consumer	debts?
-------------	------------	----------	-------	--------	--------	--------	----------	----------	--------

☐ No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more?

□ No. Go to line 7.

□ Yes List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

^{*} Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.

Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Page 53 of 72 Case number (if known) Document Debtor 1 Jillien M Floyd Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? □ No. Go to line 7. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Creditor's Name and Address Dates of payment **Total amount** Amount you Was this payment for ... still owe paid **Baxter Credit Union** 12/7/2015, \$1,800.00 \$20,161.09 ■ Mortgage 340 N. Milwaukee Avenue 11/7/2015, ■ Car Vernon Hills, IL 60061 10/7/2015 ☐ Credit Card ☐ Loan Repayment ☐ Suppliers or vendors □ Other \$7,800.00 \$2,800.96 **American Express** 11/15/2015, ■ Mortgage **BOX 0001** 12/16/2015, ☐ Car LOS ANGELES, CA 90096-8000 01/15/2016 ■ Credit Card ☐ Loan Repayment ☐ Suppliers or vendors □ Other Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Nο ☐ Yes. List all payments to an insider Insider's Name and Address Dates of payment **Total amount** Amount you Reason for this payment paid still owe Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Insider's Name and Address Dates of payment **Total amount** Amount vou Reason for this payment paid still owe Include creditor's name Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο Yes. Fill in the details. п

Case title

Case number

Court or agency

Nature of the case

Status of the case

Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Desc Main

Page 54 of 72
Case number (if known) Document Debtor 1 Jillien M Floyd

 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seize Check all that apply and fill in the details below. 				, seized, or levied?	
	Yes. Fill in the information below.				
	Creditor Name and Address	Describe the Property	Date	Value of the property	
		Explain what happened			
11.	Within 90 days before you filed for bankri accounts or refuse to make a payment be No Yes. Fill in the details.	iptcy, did any creditor, including a bank or financial inst cause you owed a debt?	itution, set off any a	mounts from your	
	Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount	
12.	 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No Yes 				
Par	t 5: List Certain Gifts and Contributions				
13.	Within 2 years before you filed for bankru ■ No □ Yes. Fill in the details for each gift.	ptcy, did you give any gifts with a total value of more th	an \$600 per person?		
	Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift and	Describe the gifts	Dates you gave the gifts	Value	
	Address:				
14.	Within 2 years before you filed for bankru ■ No □ Yes. Fill in the details for each gift or co	ptcy, did you give any gifts or contributions with a total ontribution.	value of more than S	\$600 to any charity	
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code	·	Dates you contributed	Value	
Par	t 6: List Certain Losses				
15.	Within 1 year before you filed for bankrup or gambling?	tcy or since you filed for bankruptcy, did you lose anyth	ning because of theft	, fire, other disaster,	
	Yes. Fill in the details.		Data of	Walter of	
	Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost	

Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Desc Main Page 55 of 72 Case number (if known) Document

Debtor 1 Jillien M Floyd

Part 7:	List Certain	Payments	or	Transfers
---------	--------------	-----------------	----	------------------

16.	Within 1 year before you filed for bankruptcy, of consulted about seeking bankruptcy or prepare Include any attorneys, bankruptcy petition prepare	ing a bankruptcy per	tition?	-		rty to anyone you
	■ No					
	☐ Yes. Fill in the details.					
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and variansferred	value of any pro	operty	Date payment or transfer was made	Amount of payment
17.	Within 1 year before you filed for bankruptcy, or promised to help you deal with your creditors. Do not include any payment or transfer that you list. No	or to make payments			y or transfer any prope	rty to anyone who
	Yes. Fill in the details.					
	Person Who Was Paid Address	Description and variansferred	value of any pro	operty	Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankruptcy, transferred in the ordinary course of your busi Include both outright transfers and transfers made include gifts and transfers that you have already li No Yes. Fill in the details.	ness or financial affa as security (such as	airs? the granting of a		roperty to anyone, othe	
	Person Who Received Transfer	Description and v	value of	Descri	be any property or	Date transfer was
	Address Person's relationship to you	property transfer		payme	nts received or debts exchange	made
19.	Within 10 years before you filed for bankruptcy beneficiary? (These are often called asset-protect No Yes. Fill in the details.		ny property to a	self-settled	trust or similar device	of which you are a
	Name of trust	Description and	value of the pro	perty transf	erred	Date Transfer was made
Par	t 8: List of Certain Financial Accounts, Instru	uments, Safe Deposi	t Boxes, and St	torage Units		
20.	Within 1 year before you filed for bankruptcy, v sold, moved, or transferred?	were any financial ac	counts or instr	uments held	d in your name, or for y	our benefit, closed,
	Include checking, savings, money market, or or houses, pension funds, cooperatives, associated No Yes. Fill in the details.				shares in banks, credi	t unions, brokerage
			T (D-1	Lasthalana
		ast 4 digits of ccount number	Type of acco instrument	unt or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 year cash, or other valuables?	r before you filed for	bankruptcy, a	ny safe depo	osit box or other depos	itory for securities,
	■ No					
	Yes. Fill in the details.					
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe t	he contents	Do you still have it?

Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Desc Main Page 56 of 72 Case number (if known) Document Debtor 1 Jillien M Floyd 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy No Yes. Fill in the details. Name of Storage Facility Describe the contents Do you still Who else has or had access Address (Number, Street, City, State and ZIP Code) to it? have it? Address (Number, Street, City, State and ZIP Code) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No Yes. Fill in the details. Owner's Name Where is the property? Describe the property Value (Number, Street, City, State and ZIP Address (Number, Street, City, State and ZIP Code) Part 10: Give Details About Environmental Information For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Nο Yes. Fill in the details. Name of site Governmental unit Environmental law, if you Date of notice Address (Number, Street, City, State and Address (Number, Street, City, State and ZIP Code) know it ZIP Code) 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Name of site Governmental unit Environmental law, if you Date of notice Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No Yes. Fill in the details. **Case Title** Nature of the case Status of the Court or agency **Case Number** Name case Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time

☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)

Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Page 57 of 72 Case number (if known) Document Debtor 1 Jillien M Floyd ☐ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Employer Identification number Business Name** Do not include Social Security number or ITIN. Address (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed **Independent Mary Kay Consultant** Beauty Consultant, sale of EIN: 355742337 9104 S. Justine St. skincare products From-To 02/07/2013, 12/31/2013 Chicago, IL 60620 Jillien Floyd 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Jillien M Floyd Signature of Debtor 2 Jillien M Floyd Signature of Debtor 1 Date Date February 8, 2016 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

■ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No

. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Desc Main Document Page 58 of 72

Fill in this inform	nation to identify your	case:			
Debtor 1	Jillien M Floyd				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	nkruptcy Court for the:	NORTHERN DIST	TRICT OF ILLINOIS		
	aproy Count to: uno.				
Case number _				П	Check if this is an
()					amended filing
1					ŭ
~					
Official Fo	rm 108				
Statemer	nt of Intentio	n for Indiv	iduals Filing Unde	er Chapter 7	12/15
If you are an indi	vidual filing under cha	pter 7, you must fill	out this form if:		
creditors have	claims secured by yo	ur property, or			
	ed personal property a				
			you file your bankruptcy petition e time for cause. You must also s		
the forr	n				
	ople are filing together	r in a joint case, bot	th are equally responsible for sup	pplying correct information. E	3oth debtors must
•					
	and accurate as possib our name and case nur		needed, attach a separate sheet	to this form. On the top of ar	ny additional pages,
write ye	our maine and case nur	ilber (il kilowii).			
Part 1: List Yo	our Creditors Who Have	e Secured Claims			
1. For any credito	ors that you listed in Pa	art 1 of Schedule D	: Creditors Who Have Claims Sec	ured by Property (Official Fo	rm 106D), fill in the
information be	low. editor and the property t	hat is collateral	What do you intend to do with	the property that Did yo	ou claim the property
identity the ore	ranco and the property t	nat io conatoral	secures a debt?		empt on Schedule C?
Creditor's B	axter Credit Union		☐ Surrender the property.	□ No	
name:	axter Credit Officir		Retain the property and rede		
			Retain the property and enter	—	S
Description of	2009 Lincoln MKS	75000 miles	Reaffirmation Agreement.		
property	Vehicle:		☐ Retain the property and [expla	ain]:	
securing debt:					
Part 2: List Yo	our Unexpired Persona	I Property I eases			
			in Schedule G: Executory Contra	cts and Unexpired Leases (O	fficial Form 106G), fill
			expired leases are leases that are		od has not yet ended.
rou may assume	an unexpired persona	ii property lease if t	he trustee does not assume it. 11	U.S.C. § 365(p)(2).	
Describe your u	nexpired personal pro	perty leases		Will the lea	ase be assumed?
				_	
Lessor's name: Description of lea	hazı			□ No	
Property:				☐ Yes	
				30	
Lessor's name:				□ No	
Description of lea Property:	ised				
I TODETTV.				—	
-17				☐ Yes	

Statement of Intention for Individuals Filing Under Chapter 7

Official Form 108

Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Desc Main Document Page 59 of 72

Debt	tor 1 _J i	llien M Floyd	Case number (if k	nown)
	cription o	fleased		☐ Yes
Desc	or's nam cription o erty:			□ No □ Yes
Desc	sor's nam cription o erty:			□ No □ Yes
Desc	or's nam cription o perty:			□ No □ Yes
Desc	sor's nam cription o perty:			□ No □ Yes
	er penalty		indicated my intention about any property of my estate tha	at secures a debt and any personal
	/s/ Jillio Jillien	is subject to an unexpired lease en M Floyd M Floyd e of Debtor 1	XSignature of Debtor 2	
	Date	February 8, 2016	Date	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-03730 Doc 1 Filed 02/08/16 Entered 02/08/16 13:45:51 Desc Main Document Page 64 of 72

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In 1	re Jillien M Floyd		Case No.			
	-	Debtor(s)	Chapter	7		
	DISCLOSURE OF COMPE	NSATION OF ATTO	RNEY FOR D	EBTOR(S)		
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 compensation paid to me within one year before the filibe rendered on behalf of the debtor(s) in contemplation	ng of the petition in bankruptc	y, or agreed to be pai	d to me, for services ren	ndered or to	
	For legal services, I have agreed to accept		\$	900.00		
	Prior to the filing of this statement I have received			0.00		
	Balance Due		\$	900.00		
2.	\$ of the filing fee has been paid.					
3.	The source of the compensation paid to me was:					
	■ Debtor □ Other (specify):					
4.	The source of compensation to be paid to me is:					
		insurance				
_	_					
5.	■ I have not agreed to share the above-disclosed com	pensation with any other perso	n unless they are mer	ibers and associates of	my law firm	
	☐ I have agreed to share the above-disclosed compens copy of the agreement, together with a list of the na				w firm. A	
6.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
	a. Analysis of the debtor's financial situation, and rendb. Preparation and filing of any petition, schedules, stac. Representation of the debtor at the meeting of creditd. [Other provisions as needed]	tement of affairs and plan which tors and confirmation hearing,	ch may be required; and any adjourned he	arings thereof;		
	Negotiations with secured creditors to reaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on ho	ons as needed; preparatio				
7.	By agreement with the debtor(s), the above-disclosed fee does not include the following service: Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.					
		CERTIFICATION				
this	I certify that the foregoing is a complete statement of arbankruptcy proceeding.	ny agreement or arrangement f	or payment to me for	representation of the de	ebtor(s) in	
	February 8, 2016	/s/ Jennifer A. B	lanc			
-	Date	Jennifer A. Blan Signature of Attorn				
		Jennifer A. Blai	•			
		203 N. LaSalle				
		Suite 2100 Chicago, IL 606	01			
		708-848-5291				
		blanclaw@sbcg Name of law firm	lobal.net			
		rume oj iuw firm				

United States Bankruptcy Court Northern District of Illinois

		Not then it District of Infinois				
In re	Jillien M Floyd		Case No.			
		Debtor(s)	Chapter	7		
	VERIFICATION OF CREDITOR MATRIX					
		Number of	Creditors:	69		
	The above-named Debtor(s (our) knowledge.) hereby verifies that the list of credite	ors is true and	correct to the best of my		
Date:	February 8, 2016	/s/ Jillien M Floyd Jillien M Floyd Signature of Debtor				

Aes/barclays Bank Plc Pob 61047 Harrisburg, PA 17106

AMERICAN EDUCATION SERVICES PAYMENT CENTER HARRISBURG, PA 17130-0001

American Express BOX 0001 LOS ANGELES, CA 90096-8000

Amex Correspondence Po Box 981540 El Paso, TX 79998

Baxter Credit Union 340 N. Milwaukee Avenue Vernon Hills, IL 60061

Baxter Credit Union PO BOX 8133 VERNON HILLS, IL 60061-8133

Baxter Cu 1425 Lake Cook Rd Deerfield, IL 60015

Baxter Ecu/BCU 340 N Milwaukee Ave. Attn: Bankruptcy Vernon Hills, IL 60061

Baxter Ecu/BCU 340 N Milwaukee Ave. Attn: Bankruptcy Vernon Hills, IL 60061

Baxter Emply Cr Union 1425 Lake Cook Rd Deerfield, IL 60015 Best Buy PO BOX 78009 PHOENIX, AZ 85062-8009

Cap1/bstby PO BOX 78009 Phoenix, AZ 85062-8009

Capital One P.O. Box 6492 Carol Stream, IL 60197-6492

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Capital One P.O. Box 6492 Carol Stream, IL 60197-6492

Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

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Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

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Chase PO BOX 15153 WILMINGTON, DE 19886-5153

Chase Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850

Chase Attn: Correspondence Dept Po Box 15298 Wilmington, DE 19850

Comenity Bank / The Limited Po Box 182125 Columbus, OH 43218

Comenity Bank/express Po Box 182789 Columbus, OH 43218

Comenity Bank/Inbryant 4590 E Broad St Columbus, OH 43213

Comenity Bank/vctrssec Po Box 182125 Columbus, OH 43218

CompUSA Preferred Account PO Box 105658 Atlanta, GA 30348-5658

Credit First/CFNA Bk13 Credit Operations Po Box 818011 Cleveland, OH 44181

Credit One PO BOX 60500 CITY OF INDUSTRY, CA 91716-0500

Credit One Bank Na Po Box 98873 Las Vegas, NV 89193 Delta Ccu Attention: Bankruptcy Department Po Box 20541 Atlanta, GA 30320

Delta Community Credit Union P.O. Box 20541 Atlanta, GA 30320-2541

Discover PO BOX 6103 CAROL STREAM, IL 60197-6103

Discover Financial Attn: Bankruptcy Po Box 3025 New Albany, OH 43054

Express
PO BOX 659728
SAN ANTONIO, TX 78265-9728

Fed Loan Servicing Po Box 69184 Harrisburg, PA 17106

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Fed Loan Servicing Po Box 69184 Harrisburg, PA 17106 Fed Loan Servicing Cbe Group Po Box 900 Waterloo, IA 50704

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Fed Loan Servicing Cbe Group Po Box 900 Waterloo, IA 50704

Fed Loan Servicing Po Box 69184 Harrisburg, PA 17106

Fed Loan Servicing Po Box 69184 Harrisburg, PA 17106

Fedloan Servicing P.O. Box 530210 Atlanta, GA 30353-0210

Firestone PO BOX 81344 CLEVELAND, OH 44188-0344

Fisk University 1000 17th Avenue N. Nashville, TN 37208

Ford Credit National Bankrupcy Service Center Po Box 62180 Colorado Springs, CO 80962

Hc Roya 333 Holtzman Rd Madison, WI 53713

JC Penney P.O. Box 960090 Orlando, FL 32896-0090 Lane Bryant PO BOX 659728 SAN ANTONIO, TX 78265-9728

Sallie Mae Attn: Navient Po Box 9500 Wilkes-Barr, PA 18873

Santander Consumer USA Po Box 961245 Fort Worth, TX 76161

Synchrony Bank/ JC Penneys Attn: Bankrupty Po Box 103104 Roswell, GA 30076

The Limited PO BOX 659728 SAN ANTONIO, TX 78265-9728

US Dept of Education Attn: Bankruptcy Po Box 16448 Saint Paul, MN 55116

Xls/citel Aes/Ddb Po Box 8183 Harrisburg, PA 17105

Xls/citel Aes/Ddb Po Box 8183 Harrisburg, PA 17105